

(Milwaukee, WI)— Medicare prescription drug coverage, also known as Medicare Part D, is insurance that covers prescription drugs at participating pharmacies in your area. With the deadline to sign up for Medicare Part D approaching, it is of vital importance to me that seniors in my district fully understand all of their options. **Those beneficiaries who sign up after the May 15th deadline will face a significant penalty**

– an increase in monthly premiums of 1 percent for every month past the deadline.

Furthermore, if a beneficiary misses the deadline and enrolls later, their coverage won't be effective until January 2007. This means that

they will automatically be subject to a minimum 7 percent penalty for the rest of their lives

. This penalty is waived for seniors already enrolled in SeniorCare, seniors who are also eligible for Medicaid, and for those who already have retiree prescription drug insurance at least as good as the new Medicare program.

[If you received my most recent newsletter in the mail, you may have noticed that the permanent penalty was erroneously listed as 10% for each month past the deadline. The penalty is in fact 1% for each month.]

I am encouraging seniors to take the time to inform themselves, seek out unbiased information, and finally weigh all options carefully before choosing a plan. You should know that Medicare Part D is not a uniform, national drug benefit. In order to get the new drug coverage, you have to purchase one of the private drug plans offered or enroll in a MedicareAdvantage (managed care) plan.

I encourage you to take advantage of the following **counseling services and websites** in Wisconsin that will help seniors to sort through the numerous options available to them under Medicare Part D:

- Wisconsin State Health Insurance Assistance Program - (800) 242-1060.
- Wisconsin Coalition for Advocacy's Disability Drug Benefit Helpline, for disabled individuals - (800) 926-4862.
- The Coalition of Wisconsin Aging Groups - www.wismedrx.org
- Center for Medicare & Medicaid Services – www.cms.hhs.gov
- Medicare RX Connect - www.maprx.info
- Medicare Prescription Drug Plan Finder – [click here](#)
- Mental Health Coverage - www.partdmentalhealth.org/consumers

Seniors with particularly limited income and assets may be eligible for extra prescription drug coverage through Medicare. This means that you will typically pay no premiums, have lower co-payments and have no gap in your drug coverage. If you think you may qualify for this additional assistance you should call the Social Security Administration at (800) 772-1213 or visit www.ssa.gov/prescriptionhelp to view the guidelines and apply for help.

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